

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

*[Enter your name, address and telephone number]*

Dean J Despotovich -9214

NJ ID 029141980

328 Clifton Ave

Clifton NJ 07011

973 772 6466

[Djdatty@aol.com](mailto:Djdatty@aol.com)

Fax 973 772 6814

Attorney for the Debtor

**In Re:**

*[Enter the debtor's name(s)]*

Laura Mendoza Garcia

Case No.: 24-22811-RG

Chapter: 13

Hearing Date: 4/16/25

Judge: Gambardella

### NOTICE OF MOTION TO REINSTATE THE AUTOMATIC STAY

To: HONORABLE Rosemarie Gambardella USBJ  
United States Bankruptcy Court  
50 Walnut Street Ctrm 3E  
Newark, New Jersey

Marie-Ann Greenberg  
Chapter 13 Standing Trustee  
30 Two Bridges Road  
Fairfield, NJ 07004  
VIA CM/ECF

TO ALL CREDITORS  
List attached

Please Take Notice that Dean J Despotovich Esq, on behalf of the Debtor, has filed papers with the court requesting to reinstate the automatic stay.

**discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).**

If you do not want the court to grant this motion, or if you want the court to consider your views, you or your attorney must file with the clerk at the address listed below, a written response explaining your position no later than 7 days prior to the hearing date.

Hearing Date: 4/16/2025  
Hearing Time: 10:00 AM  
Hearing Location: 50 Walnut Street, 3rd Floor  
Newark, N.J. 07102

Courtroom Number: Courtroom 3E

If you mail your response to the clerk for filing, you must mail it early enough so the court will receive it on or before 7 days prior to the hearing date.

You must also mail a copy of your response to:

Marie-Ann Greenberg Chapter 13 Standing Trustee

30 Two Bridges Road

Fairfield, NJ 07004 and to

Dean J Despotovich Esq

328 Clifton Ave

Clifton NJ 07011

If you, or your attorney, do not take the steps outlined above, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Date: 3/11/2025

/s/ Laura Mendoza Garcia  
Signature of the Debtor

UNITED STATES BANKRUPTCY COURT Document Page 3 of 10  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Dean J Despotovich -9214  
NJ ID 029141980  
328 Clifton Ave  
Clifton NJ 07011  
973 772 6466  
Djdatty@aol.com  
Fax 973 772 6814  
Attorney for the Debtor

In Re:

Laura Mendoza Garcia

Case No.: 24-228811-RG

Chapter: 13

Hearing Date: 4/16/25

Judge: Gambardella

### CERTIFICATION OF DEBTOR(S)

I, Laura Mendoza Garcia debtor in this case, submit this Certification in support of my Motion to Reinstate the Automatic Stay.

1. I am fully familiar with the facts set forth below.
2. I filed for bankruptcy on December 31, 2024
3. At that time, it was my second filing and the automatic stay was in effect until January 30, 2025. I did not consider it necessary as my house was current and not in danger of foreclosure nor any creditor pursuing enforcement of a judgment lien.
4. I request that the stay be reinstated because I wish to successfully complete my proposed plan in Chapter 13 and now advised it is necessary in order to proceed
5. No creditor will actively be negatively effected by this reinstatement if granted

6. In addition, I am current with my plan payments and I have complied with all known requirements to date to have my plan confirmed

I certify under penalty of perjury that the above is true.

Date: March 11 2025

/s/Laura Mendoza Garcia  
Signature of the Debtor

UNITED STATES BANKRUPTCY COURT Document Page 5 of 10  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Dean J Despotovich -9214  
NJ ID 029141980  
328 Clifton Ave  
Clifton NJ 07011  
973 772 6466  
Djdatty@aol.com  
Fax 973 772 6814  
Attorney for the Debtor

In Re:  
Laura Mendoza Garcia

Case No.: 24-228811-RG  
Chapter: 13  
  
Hearing Date: 4/16/25  
  
Judge: Gambardella

# STATEMENT AS TO WHY NO BRIEF IS NECESSARY

In accordance with D.N.J. LBR 9013-1(a)(3), it is respectfully submitted that no brief is necessary in the Court's consideration of this motion, as it does not involve complex issues of law.

Date: March 11 2025

/s/ Laura Mendoza Garcia  
Signature of the Debtor

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Dean J Despotovich -9214  
NJ ID 029141980  
328 Clifton Ave  
Clifton NJ 07011  
973 772 6466  
Djdatty@aol.com  
Fax 973 772 6814  
Attorney for the Debtor

In Re:  
Laura Mendoza Garcia

Case No.: 24-22811-RG  
Chapter: 13  
  
Hearing Date: 4/16/25  
  
Judge: Gambardella

**CERTIFICATION OF SERVICE**

1. I , attorney Dean J Despotovich Esq of 328 Clifton Ave Clifton NJ say:

☒ I represent Laura Mendoza Garcia, Debtor, in this matter.

2. On March 12, 2025 I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.

☒ Notice of Motion to Reinstate the Automatic Stay

☒ Certification in Support of Motion to Reinstate the Automatic Stay

☒ Statement as to Why No Brief is Necessary

☒ Proposed Order Granting Motion to Reinstate the Automatic Stay

3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Date: March 12, 2025

/s/ Dean J Despotovich  
Dean J Despotovich Esq

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
<p>Capital One, N.A. 4515 N Santa Fe Ave Oklahoma City, OK 73118</p>	<p>Creditor POC 1</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/ Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)</p>
<p>JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A. c/o National Bankruptcy Services, LLC P.O. Box 9013 Addison, Texas 75001</p>	<p>Creditor POC 2</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/ Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)</p>
<p>Bank of America, N.A. PO Box 673033 Dallas, TX 75267-3033</p>	<p>Creditor POC 3/4/5</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/ Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)</p>
<p>Planet Home Lending, LLC 321 Research Pkwy #303 Meriden, CT 06450</p>	<p>Creditor POC 6 Mortgagee</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/ Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)</p>
<p>331 Main Street Associates LLC C/O Broadway Pizza 56 Broadway PATERSON, NJ 07505</p>	<p>Creditor</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/ Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)</p>

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Firstsource Advantage P O BOX 1280 Oaks, PA 19456	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/ Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)
Samira Sinai Cortes 15 Mohawk Ave Hawthorne, NJ 07506	Non filing co debtor	<input checked="" type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/ Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)
Sayed Amin Cortes 15 Mohawk Ave Hawthorne, NJ 07506-3828	Non filing co debtor	<input checked="" type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/ Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)
SBA SBA DISASTER LOAN SERV. CTR 2 North 20th St Birmingham, AL 35203	Non creditor, informational only	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/ Return receipt requested <input checked="" type="checkbox"/> Other __email to eamonn.ohagan@usdoj.gov (As authorized by the court or rule. Cite the rule if applicable.)



UNITED STATES BANKRUPTCY COURT Document Page 9 of 10  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Dean J Despotovich -9214  
NJ ID 029141980  
328 Clifton Ave  
Clifton NJ 07011  
973 772 6466  
Djdatty@aol.com  
Fax 973 772 6814  
Attorney for the Debtor

In Re:

Laura Mendoza Garcia

Case No.: 24-22811-RG  
Chapter: 13  
  
Hearing Date: 4/16/25  
  
Judge: Gambardella

### ORDER REINSTATING AUTOMATIC STAY

The relief set forth on the following page is hereby **ORDERED**.

*[Leave the rest of this page blank]*

This matter having been presented to the Court by \_\_\_\_\_ and the Court having reviewed the motion and any opposition filed, and for good cause shown it is

ORDERED that:

The automatic stay is reinstated as to all creditors served with the motion as of the date of this order, except those previously granted stay relief.

IT IS FURTHER ORDERED that within 3 days of the date of this Order, the debtor must serve all creditors and parties in interest with a copy of this Order and immediately thereafter file Local Form *Certification of Service*.